A method of transferring an inbound

Ser. No. 09/692,697 Atty. Ref. Peregrin-P1-00 Art Unit 3691

I. AMENDMENT

A. In the Claims

1. (Currently amended)

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Please amend the claims as follows:

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communication to one of a plurality of credit counseling agencies, the method including the
steps of:
receiving an inbound communication from a debtor of a creditor in a manner
sufficient to identify a referrer identity corresponding to the creditor;
selecting which one of a plurality of credit counseling agencies to refer the
inbound communication by using a computer to look up and to apply creditor's referral criteria
responsive to the referrer identity; and
connecting the inbound communication to the one of the plurality of the credit-
counseling agencies in accordance with the creditor's referral critoria.
A method of routing a communication, the method including:
automatically capturing a number corresponding to an inbound communication,
attempting to identify a caller from the number, and
routing the communication to an outbound communication path regardless of
whether the caller is identified, wherein the routing is responsive to the number and to whether
the caller is identified.

2. (Currently amended) The method of claim 1, wherein the step of receiving is carried out with said inbound communication including a telephone connection to the debtor of the creditor having the creditor identity.

A method of routing a communication, the method including:

capturing, automatically, a number corresponding to an inbound communication; attempting, automatically, to identify a caller from the number; and routing, automatically, the communication to an outbound communication path regardless of whether the caller is identified, wherein the routing is responsive to the number and to whether a prior communication was received from the caller. (Currently amended)-A method of referring a telephone communication to one of a plurality of credit counseling agencies based on creditor criteria, the method including the steps of: storing telephone numbers of a plurality of credit-counseling agencies in memory accessible by a digital electrical computer; -obtaining creditor-criteria for selecting one of the credit counseling agencies; storing said creditor criteria for access by said computer; identifying creditor of a debtor; solocting one of the credit counsoling agencies by accessing the criteria, applying the creditor criteria, and accessing one of the stored telephone numbers; and connecting the debtor by telephone to the one of the stored telephone numbers. A method of controlling an automatic communication routing system, the method including: controlling, with a computer program, an automatic communication routing system, wherein the computer program controls the system to perform operations of: attempting to identify a caller from an inbound communication; capturing a network address corresponding to the communication; and routing the communication to an outbound communication path,

regardless of whether the caller is successfully identified, and a prior communication to the system by the caller causes the computer program to follow a different program logic path in carrying out the routing.

	4. (Currently amended) The method of any one of claims 2 and 3, further
including the	steps of:
	using Automatic Number Identification to detect a telephone number; and
	associating the tolophone number with debtor information.
	The method of any one of claims 1-3, wherein the routing includes, once the
caller is not s	successfully identified, performing a database look up of a dialed number
information s	ervice number (DNIS) and an automatic number identification (ANI) number.
	5. (Currently amended) The method of any one of claims 2 and 3, further
including the	steps of:
	using Dialed Number Identification Service to detect a telephone number; and
	-associating the telephone number with creditor information. The method of any
one of claims	1-3, wherein the routing includes, once the caller is not successfully identified,
performing a	database look up of a dialed number information service number (DNIS) and an
automatic nui	mber identification (ANI) number.
	6. (Currently amended) The-method of any one of claims 2 and 3, further
including the	steps-of:
	receiving debtor identifying information by telephony; and
· · · · · · · · · · · · · · · · · · ·	- communicating the information from said telephony to the creditor for tracking

debtor payment performance with said debtor identifying information. The method of any one of claims 1-3, wherein the routing includes, once the caller is successfully identified, performing a database look up of a last time when the caller called.

- 7. (Currently amended) The method of any one of claims 2 and 3, wherein the step of connecting is carried out with the creditor being a bank. The method of claim 6, wherein the caller is successfully identified as a credit card customer.
- 8. (Currently amended)

 The mothed of any one of claims 2 and 3, further including the step of:

 providing some of said credit-counseling agencies with call activity reporting by means of a secure web site. The method of any one of claims 1-3, wherein the routing includes, once the caller is successfully identified, performing a database look up of an outbound call number associated with the caller.
- 9. (Currently amended)

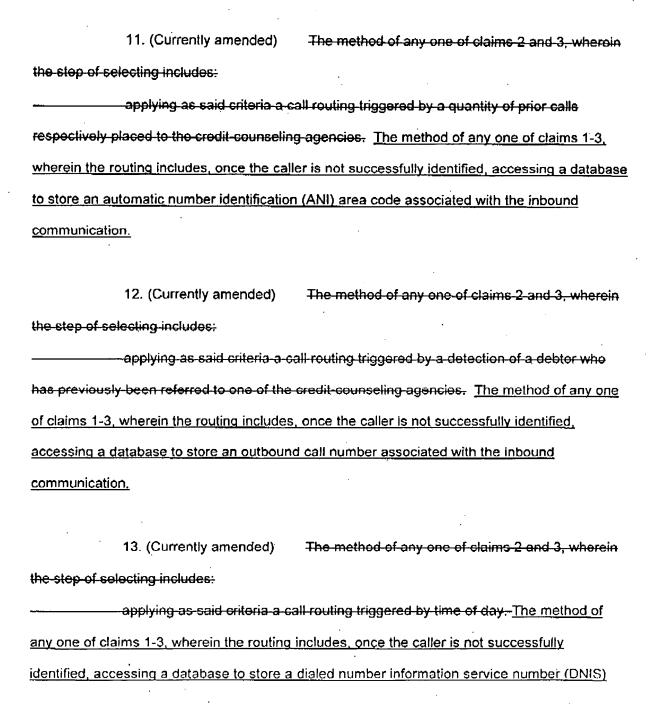
 The method of any one-of claims 2 and 3, further including the step of:

 providing the creditor with call activity reporting. The method of claim 8, wherein the caller is successfully identified as a credit card customer.
- 10. (Currently amended)

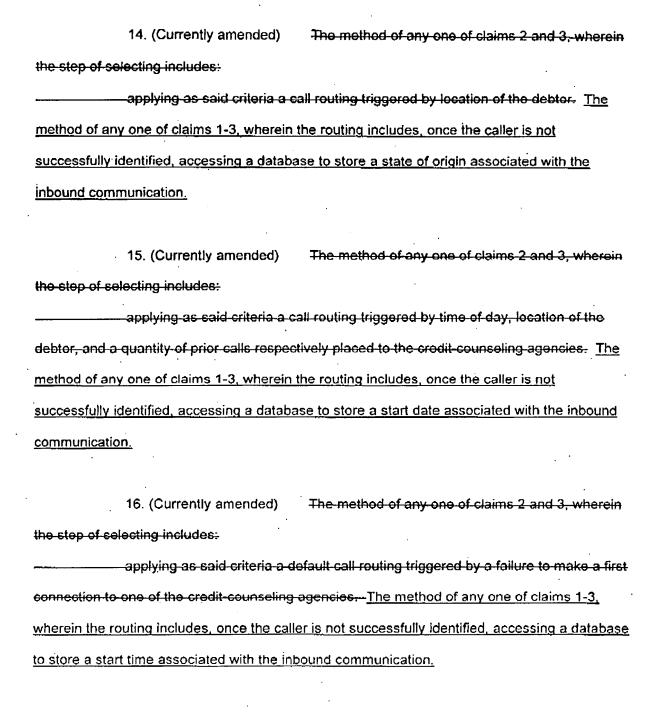
 The method of any one of claims 2 and 3, further including the step of:

 providing a web site demonstration of said-method. The method of any one of claims 1-3, wherein the routing includes, once the caller is successfully identified as a credit

card customer, performing a database look up of a social security number associated with the caller.



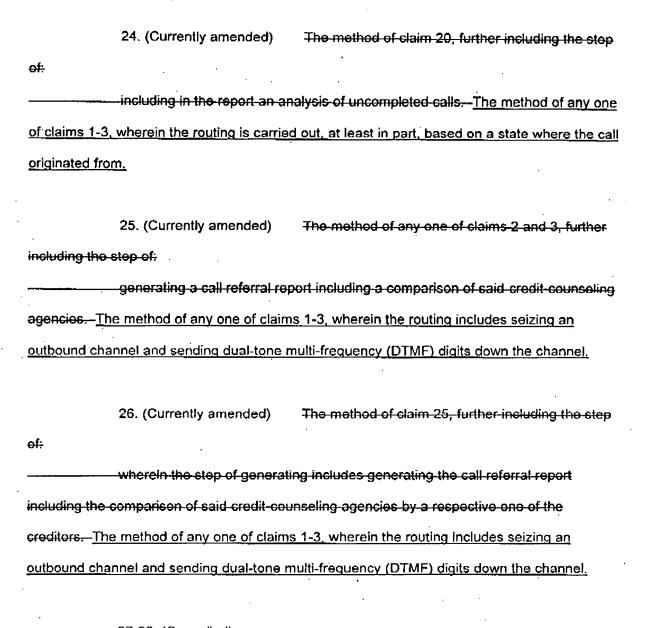
and an automatic number identification (ANI) number associated with the inbound communication.



17. (Currently amended) The method of any one of claims 2 and 3, furt	her.
including the steps of:	
storing call referral information including number of calls and call duration d	ata
for each of said-credit-counseling agencies; and	
generating a report of said call referral information. The method of any one	of
claims 1-3, wherein the routing includes, once the caller is not successfully identified, acce	ssing
a database to store a credit card number associated with the inbound communication,	
18. (Currently amended)	ner
including the steps of:	
storing-call-referral-information including caller-hang-up data; and	
generating a report of said call referral information. The method of any one	<u>of</u>
claims 1-3, wherein the routing includes, once the caller is not successfully identified, acce	ssing
a database to store an outbound call number associated with the inbound communication.	
19. (Currently amended) The method of any one of claims 2 and 3, furth	10 F
including the steps of:	
storing-call-referral information including attempted but uncompleted call	
connecting; and	
generating a report of said-call referral information. The method of any one	<u>of</u>
claims 1-3, wherein the routing includes, once the caller is not successfully identified, acce	<u>ssinq</u>
a database to store a call result associated with the inbound communication.	

	20. (Currently amended) The method of any one of claims 2 and 3, further
including the	estep of:
	generating a call referral report by time period for each of said credit-counseling
agencies. <u>Ti</u>	ne method of any one of claims 1-3, wherein the routing includes, once the caller is
not successi	fully identified, accessing a database to store a call end time associated with the
inbound com	nmunication.
	21. (Currently amended) The method of claim 20, further including the step
of:	
	including in the report an analysis of call reformal activity by time of day. The
method of ar	ny one of claims 1-3, wherein database data associated with the caller controls
selection of a	a call routing model.
	22. (Currently amended) The method of claim 20, further including the step
of:	
	including in the report an analysis of call referral activity by day of
week. <u>The m</u>	nethod of claim 21, wherein the database comprises an interactive voice response
portion, and	further including populating the portion with customer data.
	23. (Currently amended) The method of claim-20, further including the step
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	including in the report an analysis of call referral activity by state of debtor. The
nethod of ar	ny one of claims 1-3, wherein the routing is carried out, at least in part, based on a

percentage of calls going to two or more agencies.



27-33. (Cancelled)